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UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 19-10094-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charles J. Carter 129 Mali Drive North Plainfield, NJ 07062

Social Security No.: xxx-xx-2582

Employer's Tax I.D. No.:

NOTICE OF RECEIPT OF RESPONSE TO NOTICE OF FINAL CURE PAYMENT

TO: Charles J. Carter Debtor(s)

You are hereby notified that a Response to Notice of Final Cure Payment has been filed. Under Fed. R. Bankr. P. 3002.1(h), if you disagree with the creditor's response, a motion must be filed to determine whether the debtor has cured the default and paid post-petition amounts.

Dated: January 18, 2024

JAN: mmf

Jeanne Naughton, Clerk

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United States Bankruptcy Court District of New Jersey

In re: Case No. 19-10094-MBK

Charles J. Carter Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Jan 18, 2024 Form ID: ntcfncur Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2024:

Recipi ID Recipient Name and Address

db + Charles J. Carter, 129 Mali Drive, North Plainfield, NJ 07062-2413

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2024 at the address(es) listed

below:

Name Email Address

Albert Russo

docs@russotrustee.com

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com

Andrew Thomas Archer

on behalf of Debtor Charles J. Carter aarcher@spillerarcherlaw.com

bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Kevin Gordon McDonald

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Date Rcvd: Jan 18, 2024 Form ID: ntcfncur Total Noticed: 1

on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Phillip Andrew Raymond

on behalf of Creditor Ditech Financial LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Pinju Chiu

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing pchiu@raslg.com

Robert P. Saltzman

on behalf of Creditor Barclays Mortgage Trust 2021-NPL1 Mortgage-Backed Securities, Series 2021-NPL1, by U.S. Bank

National Association, as Indenture Trustee dnj@pbslaw.org

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11